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Legislative Testimony Insurance Committee

SB00314INS

SB 314

An Act Concerning Mental or Nervous Conditions Under the Connecticut Unfair
Insurance Practices Act
Thomas Calnon, D.D.S.

Senator Crisco, Representative Megna, and members of the Insurance Committee: My name is Thomas Calnon and I have been practicing dentistry for thirty-six years in the City of Norwalk. I am president of the Board of Directors of the Health Assistance interVention Education Network (HAVEN) for Connecticut Health Professionals and chair of the professional health and wellness committee of the Connecticut State Dental Association (CSDA). I thank you for the opportunity to present this written testimony in support of Bill No. 314, An Act Concerning Mental or Nervous Conditions Under the Connecticut Unfair Insurance Practices Act.

S.B. No. 314 represents an important public policy for our state that insurers are expected to exercise good faith and fair dealing in matters of both physical and mental health. For 10 years, I have answered a Hot Line provided by the CSDA for dentists or persons concerned for dentists who may be suffering from a physical or mental illness. As dentists often practice in small or solo settings, a dentist who suffers from a mental health condition such as substance use disorder, depression, or anxiety is often isolated and afraid to seek assistance for fear of prejudice and stigma. Family members and staff are also afraid that mandating treatment may risk livelihood and income. Over the years, I have spoken to dentists, friends, children and spouses, who have been reluctant to seek care and treatment for a professional with mental health conditions for fear of negative repercussions on their dental license as well as loss of malpractice and disability insurance. Unfortunately, these fears have been justified.

In 2007, the legislature passed the law enabling HAVEN to exist. As a result, since July 2007, I have been able to assure dentists and other health professionals that seeking care and treatment will not become a matter of public discipline on their dental or healthcare licenses. However, I have not been able to assure the professionals that professional liability coverage or disability coverage will not be jeopardized.

S.B. No. 314 enables us to tell persons who face the challenges of mental health conditions that decisions regarding insurance coverage are required to be made based on parameters of fairness and sound reasonable principles. Fear of loss of coverage or increased premiums should not outweigh the benefit of care and treatment.

Dentists suffer from mental health conditions at the same rate as the general public. An American Dental Association survey suggests that 1.5% of dentists actively practicing will have an alcoholic beverage before going to work. HAVEN and the CSDA are working hard to find and reach out to these dentists. We recognize the fact that reluctance and fear to seek treatment raises the risk of patient harm. We must take every measure possible to remove obstacles for accessing mental health care and to give us the tools for effective intervention. S.B. No. 314 is an essential step to that end.

In closing, I thank the Committee for examining fairness in insurance practices and for allowing me to submit testimony. If you have any questions, I would be happy to make myself available at your convenience.

Sincerely,

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